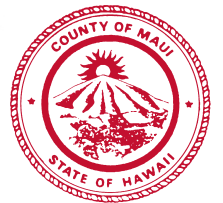


STARTING A BUSINESS

In Maui County



2009 EDITION

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PERSONAL CHECKLIST
FOR LICENSES, PERMITS & REGISTRATIONS

NOTE:

Unless otherwise specified, all phone numbers listed in this handbook are in area code (808).

State government phone numbers (with prefixes of “586” and “587”) can be reached **toll-free** from Maui County.

FROM MAUI:

1) Dial 984-2400, 2) wait for the recorded message, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign; OR

1) Dial 984-2044, 2) wait for a dial tone, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign.

FROM MOLOKA'I OR LANA'I:

1) Dial 1-800-468-4644, 2) wait for the recorded message, 3) dial the last five (5) digits of the state office number you are trying to reach followed by the # sign.

YES	NO	TYPE OF LICENSE, PERMIT AND REGISTRATION
		Basic Business Application/General Excise Tax License (Every business needs this license)
		Maui County Business License
		Building or Zoning permit, Maui County
		Liquor License, Maui County
		Health Department Permit or License, State of Hawai'i
		Professional or Vocational License, State of Hawai'i
		Business Registration, State of Hawai'i
		Tradename, Trademark, Servicemark, Patent or Copyright Registration
		Employer Registration with Department of Labor, State of Hawai'i

CHARMAINE TAVARES
MAYOR



200 South High Street
Wailuku, Hawaii 96793-2155
Telephone (808) 270-7855
Fax (808) 270-7870
E-mail: mayors.office@mauicounty.gov

OFFICE OF THE MAYOR
County of Maui

**A Message from
Mayor Charmaine Tavares**

Aloha,

Maui County is an excellent place to do business. We have an exceptional quality of life, a beautiful climate, access to cutting edge technologies, a culturally diverse population, strong support services and a county government that wants to work with the business community.

Maui County's Office of Economic Development helps new business ventures get started and assists in the expansion of existing companies.

Among the many support services offered by the Office of Economic Development is this handbook: "Starting A Business in Maui County." In it are resource contacts – financial, educational and informational– outlines of government regulations, as well as discussions and questions pertinent to transforming your entrepreneurial dream into reality.

We sincerely hope this handbook plays a significant role in your success. I applaud your entrepreneurial spirit and wish you the best of luck!

Sincerely,

A handwritten signature in black ink that reads "Charmaine Tavares". The signature is fluid and cursive, with a long, sweeping underline.

Charmaine Tavares
Mayor



FOCUS MAUI NUI

OUR ISLANDS, OUR FUTURE

Aloha! We welcome your exploring a new venture in Maui County. As you embark on your journey, we are pleased to acquaint you with Focus Maui Nui and how it serves as a valuable guide for actions in our county, including those in business.

From May through August 2003, the residents of Maui Nui (Maui, Molokai, Lanai, Kahoolawe) engaged in a groundbreaking process to define a vision for their future. Focus Maui Nui brought approximately 1,700 residents into an intensive participatory process, emphasizing the importance of local needs and priorities. Representing all planning districts and the islands' broad range of demographic groups, participants articulated the values they believed should guide Maui Nui, the challenges the islands face, strategies for addressing these challenges, and a set of broad and diverse actions involving participation by all residents, businesses, and government.

These values are captured in the resulting vision statement for Maui Nui.

Maui Nui will be an innovative model of sustainable island living and a place where every child can grow to reach his or her potential.

The needs of each individual, the needs of our natural and cultural assets, and the needs of the whole community will be brought into balance to reflect the extremely high value we place on both the land and its people.

The education and well-being of young people will be fostered to ensure that those born on these islands can, if they choose, spend their whole lives here – raising children, owning homes, enjoying rewarding jobs, and taking advantage of opportunities to contribute to this community and to be good stewards of our local treasures.

Maui Nui will be a leader in the creation of responsible, self-sufficient communities and environmentally sound economic development.

That which makes Maui Nui unique in the world will be preserved, celebrated, and protected for generations to come.

Five key strategies for action were identified that would enable us to realize and shape the future that participants envisioned:

1. To foster the development of young people, to create more economic options down the road, and to strengthen the ability of local residents to direct the islands' future, the first priority is to **improve education**. Recommendations range from K-12 reform to the establishment of a public university.
2. To ensure that precious resources exist for future generations, to preserve the beauty of the islands, and to maintain the distinct rural identity and tradition of Maui Nui, the second priority is to **protect the natural environment**, including **addressing water needs**.
3. To maintain the quality of life on the islands and to ensure local residents have the chance to own their own homes and to move easily throughout the islands, **infrastructure challenges, particularly housing and transportation, must be addressed**.
4. To supply quality jobs for local residents, broaden the tax base, and provide Maui Nui with financial resources to accomplish its other goals, another priority is to **adopt targeted economic development strategies** that support and enhance the needs and desires of residents.

5. To pass history and culture to future generations and to ensure a healthy community in years ahead, Maui Nui must take steps to **preserve local culture and traditions** and to **address human needs**, particularly the epidemic of substance abuse among young people.

Overwhelmingly, participants in Focus Maui Nui expressed a sense of optimism that the islands could become a model for clean, sustainable living and a place where every child could grow to lead a successful and productive life amongst family on the islands. By bringing into balance the needs of the land and its people and involving the entire community in the achievement of a shared vision, participants believed the opportunity exists to protect treasured natural and cultural assets, while also investing in the best potential of Maui Nui.

Focus Maui Nui saw the support and growth of small business as essential to achieving a sustainable future for our residents. In turn, as your plans progress with your concept, we hope you will weave the vision, values and strategies of Focus Maui Nui into your business model and practices. Recycling; providing internships; conserving energy and buying local services and products where possible, are but a few examples of actions that could blend into your operations and support our community goals. Focus Maui Nui encourages the entire community – residents, business, government, nonprofits, youth and seniors – to become involved in building Maui Nui in a way that reflects the values and concerns of residents, and to heed the priorities of Focus Maui Nui: to put the interests of residents first and to recognize the importance of *our islands, our future*.

If you would like to find out more about how you can participate in Focus Maui Nui, contact the County of Maui Office of Economic Development at (808) 270-7710, or Maui Economic Development Board at (808) 875-2300 or by e-mail info@focusmauinui.com.

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I. GETTING STARTED

ENTREPRENEURIAL ASSISTANCE ORGANIZATIONS

Organizations here on Maui that provide invaluable informational and educational assistance in starting and maintaining a business:

Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: 873-8247, Fax: 871-9160

Internet: www.mauicounty.gov/mcbrc

Email: anna.ribucan@co.maui.hi.us

An extension project of the County of Maui's Office of Economic Development (OED), it serves as an entrepreneurial resource for new or existing business owners who need business assistance for operations within Maui County.

Business Action Center

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: 873-8247, Fax: 871-9160

Internet: <http://www.hbe.ehawaii.gov>

Email: anna.ribucan@co.maui.hi.us

Provides information on licensing requirements for state, county and federal governments including general excise tax license, business and trade name registration, employer registration and federal employer's identification number.

Hawai'i Small Business Development Center Network, Maui Center

Maui Research & Technology Park

1300 N. Holocono St., Suite 213, Kihei, HI 96753

Tel: 875-2402, Fax: 875-2406

Email: pat.diaz@hawaii-sbdc.org

Internet: <http://www.hawaii-sbdc.org>

Support service for small or new businesses; training; free consulting through professional staff and business professionals; business plan assistance.

MEO Business Development Corporation

99 Mahalani St., Wailuku, HI 96793

Tel: 249-2990, Fax: 249-2991

Internet: <http://meoinc.charityfinders.org/MEOBDC>

Email: micro@meoinc.org

Moloka'i Island Branch Office, 380 Kolapa Place, Moloka'i, HI

Tel: 553-3270, Fax: 553-3776, Email: Molokai@meoinc.org

Micro-Enterprise Loan Program for low and moderate-income people for start-up or expansion businesses from \$200 to \$25,000; six-week series of entrepreneurial classes beginning every 8 weeks on Maui (and every 3rd month on Molokai); business consulting services; and personal credit improvement programs..

SCORE of Hawai'i, Inc.

c/o Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: 873-8247, Fax: 871-9160

Internet: www.hawaiiscore.org

Service Corps of Retired Executives is a nonprofit association. Provides free and confidential small business counseling by dedicated and experienced volunteer men and women counselors.

Maui Chamber of Commerce

313 Ano St., Kahului, HI 96732

Tel: 871-7711, Fax: 871-0706

Internet: www.mauichamber.com Email: info@mauichamber.com

Business advocacy; marketing and networking; seminars and training classes; business referrals/resource center.

Maui Native Hawaiian Chamber of Commerce

Encourage and promote the interests of Native Hawaiians engaged in commerce, services and the professions NHCC members participate in a variety of economic, social and public affairs.

Email: MNHCC@aol.com, or call Johanna Amorin at 244-9675.

Office of Economic Development, County of Maui

2200 Main Street, Suite 305, Wailuku, HI 96793-2134

Tel: 270-7710, Fax: 270-7995

Internet: www.mauicounty.gov/mayor/economic/

Email: economic.development@mauicounty.gov

Informational support for existing and new businesses and community development projects.

Alu Like – Maui

1977 Kaohu St., Wailuku, HI 96793

Tel: 242-9774, Fax: 244-7880

Moloka'i Tel: (808) 553-5393, Fax: 553-9888,

Internet: www.alulike.org Email: info@alulike.org

Offers entrepreneurship training for Native Hawaiian youth and adults; business plan preparation; loan application assistance; business incubator projects.

Moloka'i Community Services Council

PO Box 2047, Kaunakakai, HI 96748

Tel: 553-3244, Fax: 553-3370

Provides non-profit sponsorship for human services, charitable programs, and community-building projects.

OAHU ORGANIZATIONS:

Business Action Center, Department of Commerce & Consumer Affairs, State of Hawai'i
1130 N. Nimitz Highway, Ste. A-220,
Honolulu, HI 96817

Tel: (808) 586-2545, Fax: (808) 586-2544

Internet: www.hawaii.gov/dcca/areas/bac/

Email: bac@dcca.hawaii.gov

A one-stop business license and permit center; assists businesses in understanding federal, state and county government regulations.



Small Business Administration, U.S. Hawai'i District Office

300 Ala Moana Blvd, Room 2-235, Honolulu, HI 96850

Tel: (808) 541-2990, Fax: (808) 541-2976

Internet: www.sba.gov/hi

Business information, counseling, training, financial assistance and Minority Enterprise Development Program certification.

Hawai'i Women's Business Center

1041 Nuuanu Avenue, Suite A, Honolulu, HI 96817

Tel: (808) 526-1001, Fax 550-0724

Internet: www.hwbc.org Email: info@hwbc.org

Provides resources for women to develop and grow successful businesses.

INTERNET:

Hawai'i Business Express (One-Stop Registration)

Online for State/IRS. Register a business/trade name, GET license, employee income tax withholding number and unemployment insurance ID number.

Internet: www.hbe.ehawaii.gov

Hawai'i Business Research Librarian

Small Business Development Center Network

Maui Research & Technology Park

Tel: 875-2400, Fax: 875-2406

Internet: www.hbri-sbdc.org Email: library@hawaii-sbdc.org

Assists small businesses with research: business lists, demographic profiles, market trends, industry analysis, database searches, business ratios and sample business plans.

Small Business Administration (SBA)

<http://www.sba.gov>

U.S. Government

<http://www.business.gov>

10 STEPS TO DEVELOP A VENTURE ON MAUI

By David Fisher, Hawai'i SBDC Network, Maui Center

- 1) **Self Assessment.** Do some exercises to clarify your strengths and weaknesses. Be clear about what your passion is. Tools to help with this include books like *"What Color is Your Parachute"* by Richard Bolles. If you are not already involved in the Maui Community get involved by joining community groups. Refer to the Focus Maui Nui Final Report at www.focusmauiui.com. Volunteer, network, and ask yourself "how will my business enhance the immediate and larger community?"
- 2) **Write First Draft of Marketing Strategy.** Create a hypothesis of what you think you want to do, specify the
 - **Product/Service/Experience/Story** - that you are going to sell and provide. What are the benefits to your customers?
 - **People/Customers/Clients/Stakeholders** - that you are going to be selling and providing to, including intermediaries and end users, as well as partners and employees.
 - **Place/Location/Delivery method** - how are you going to get the product, etc. to your people, etc?
 - **Price** - what are your customers going to pay, and how are they going to do so?
 - **Promotion** - how are people going to find out about your product and then be sold on buying it?
- 3) **Research Viability, Costs, Key Players.** Test your hypothesis by talking to potential customers, suppliers, landlords, competitors and complementary businesses (both on Maui and elsewhere). Find out what trade associations cover your proposed business. Contact them for information. Go to trade shows. If you do not have experience in the proposed type of business--get some (either yourself, or a partner or consultant/mentor who is very experienced in the proposed type of business). Contact the Hawai'i Business Research Library to see what has been written about the industry, competitors, customers, etc. Think out your operation. What kind of facilities (if any) will you need? What kind of skills? Time commitments? Equipment? Leasehold improvements? Operating expenses? Insurance? etc.
- 4) **Create Initial Financial Projections.** Analyze to determine how much money you might need to start the business, what kind of sales can you achieve, and whether it makes economic sense (how much will you earn for your time, for your investment of money?) This used to be called "does it pencil out?" Nowadays people use a computer spreadsheet program like Excel®. If this is Greek to you, get a family member or friend, take a class, work with an SBDC consultant, or pay a consultant to help you with this---although you should not spend too much time (1-3 hours max) at this stage. You may decide that it does not work, and that you have to come up with a new hypothesis.

- 5) **Develop Preliminary Financing Strategy.** With your estimate as to how much money it will take to start the business, figure out how much you can cover from savings, partners, friends and family. You may be able to cover 50%-80% of the financing with a bank loan, depending on the riskiness of the venture, what you have as security/collateral for the loan, and you and your key players' credit rating. Alternatively, you may be able to get funding from a community loan fund, someone who will benefit from you going into business (suppliers, customers, complementary businesses, angel investors). Develop hypothesis as to how you will finance the business and repay the funding sources.
- 6) **Research Specific Requirements.** Contact the Business Action Center at the Maui County Business Resource Center or on Oahu (984-2400 x 6-2545) to find out what government permits you may need, what the process for obtaining them is, the timeframe, and cost. Talk to bankers and other sources of finance to test your hypothesis, and pick up application forms. Speak to one or more attorneys and a certified public accountant or very experienced bookkeeper to get their advice as to what you need in terms of legal structure, contracts, and what it will cost for their services and when you will need to pay them. Refine your cost estimates from suppliers--get it in writing. Get a preliminary lease from a landlord (including a subject to obtaining financing clause).
- 7) **Create a full draft of a business plan.** Try to keep the plan succinct and factual. It does not need to be more than 10 pages (five pages is even better) including financials. Make sure you have copies of your own tax returns for the last three years, and if you are buying an existing business, get copies of their financial statements for the last three years. Get resumes of all your team members for the appendix, and write short summary bio paragraphs for the body of your plan. Include in your appendix copies of directly-relevant market research, bids from suppliers, leases, etc. *Consider taking a business plan class (see SBDC Workshops), also the Core Four program offered by MEO.*
- 8) **Use refining this draft as a way to develop your team and your extended team.** This may be an appropriate time to register trade names, create legal entities, etc. If you are going for equity investment, you may need to find out the preferred legal structure for your investors. Before submitting a request for equity investment, talk to a qualified lawyer.
- 9) **Submit your plan to financing sources.**
- 10) After receiving written approval for financing (or better yet, money in the bank), ***initiate the launch of the business.***

10 STEPS TO OPENING YOUR BUSINESS

By Anna K. Ribucan

After completing the *10 Steps to Develop a Venture on Maui* by David Fisher (page 9), you are ready to register and launch your business:

1. **Assemble Your Team:**
Attorney, Accountant/CPA, Banker, Insurance Agent, Vendors/Suppliers, Consultant, SBDC and the MCBRC. Meet with your team prior to commencing with steps #2 – #10.
2. **Register Your Business with the Department of Commerce and Consumer Affairs (DCCA)**

Choose the best legal form or business structure (see matrix on page 20):
 - Sole Proprietorship – Trade Name Registration (form T-1) for DBA name
 - General Partnership – Registration Statement for Partnership (form GP-1)
 - Limited Liability Partnership – Registration Statement for Partnership (form GP-1)
 - Statement of Qualification (form LLP-1)
 - Limited Liability Company – Articles of Organization (form LLC-1)
 - Corporation (C-Corporation or S-Corporation) Articles of Incorporation (from DC-1)
 - Non-Profit Corporation – Articles of Incorporation (from DNP-1)

Forms are available online at www.hawaii.gov/dcca. Check to make sure the trade name you want to register is not already taken prior to filing.
3. **Obtain General Excise Tax License (G.E.T) (Form BB-1)**
 - Form BB-1 is available at the Department of Taxation, the Maui Business Action Center (see staff of the Maui County Business Resource Center) or you may download the form from the Department of Taxation website, www.state.hi.us/tax/a1_b2_1geuse.htm
 - For in-person filing, go to the Business Action Center at the Maui Mall (see staff of the Maui County Business Resource Center) or the Department of Taxation, 54 S. High Street, 2nd floor, Wailuku, HI 96793.
4. **Obtain a Federal Employer Identification Number (EIN) (Form SS-4)**
Form SS-4 is available at the Maui Business Action Center (see staff of the Maui County Business Resource Center), or download the form from the Internal Revenue Service website at www.irs.gov/businesses/small/index.html

**YOU CAN NOW OPEN A BUSINESS BANKING ACCOUNT,
APPLY FOR A SMALL BUSINESS LOAN OR LINE OF CREDIT**

5. Obtain Professional and Vocational License & Insurance

- Check with the State's Professional and Vocational Licensing Division for regulated industries and programs (nurse, contractor, realtor, etc.) 808-586-3000 or website at www.hawaii.gov/dcca/areas/pvl.
- Contact a business insurance broker to obtain business liability insurance.

6. Location, Location, Location

- Locate a building or office space within a commercial area or special zone for business. Work with a commercial realtor that represents your interest. Make sure your lease has provisions for allowing time for build-outs, permits, inspections etc.
- If considering the food industry, food must be prepared in a commercial kitchen. When building such a facility, you will need inspections by the State Health Department, County Fire Marshal and County Water Department. A Certificate of Occupancy from the County Planning Department is required prior to operation. Other requirements may be in place, make sure to check all areas before opening.
- If you're considering a home-based business, make sure it is within the legal limitations for a home-based business. Review the Maui County Code, Section 19.04.040 and Section 19.08.030(H) which requires a special use permit. The County Planning Department also has a procedure to allow a home-based business without a permitting procedure. However, the conditions of approval may be more restrictive than pursuing a special use permit. For more information call Francis Cerizo of the Maui County Planning Department, Zoning Administration and Enforcement Division: 808-270-7253.
- Research any local restrictions that may affect the area (example: historical preservation areas, etc.)

7. Being an Employer

Check with the State of Hawai'i, Department of Labor to obtain more information on hiring employees or using contract labor.

If you plan to hire employees, there are several requirements including:

- Apply for Unemployment Insurance tax to receive a DOL number
- Obtain Workers Compensation Insurance, Disability Insurance (TDI)
- Provide prepaid health care insurance
- File State and Federal withholding payments

You may hire an accountant to do payroll. Many small companies seek help from employee leasing firms.

8. Attend Workshops, Seek Counseling, Network

No one person can know everything. Network with the local Chambers of Commerce. Attend workshops and training. Seek counseling from the Small Business Development Center or the Maui County Business Resource Center. Take a business plan class with Maui Economic Opportunity (MEO). Continue your education in learning the language of business.

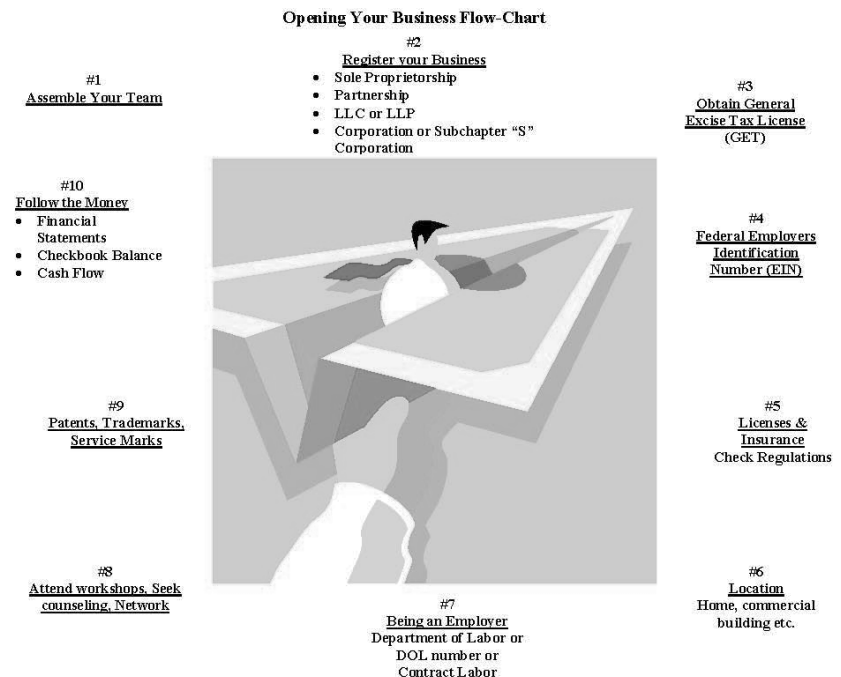
9. Patents, Trademarks, Service Marks

Contact the State of Hawai'i Department of Commerce & Consumer Affairs (DCCA), or call the U.S. Trademark Assistance Center: (800) 786-9199. To protect your intellectual property, go to www.uspto.gov/main/patents.htm and seek help from an attorney familiar with patents.

10. Follow the Money

Even if you have an accountant or bookkeeper, learn to read a financial statement, update your cash flow statement monthly, sign your business checks personally and keep a running bank balance. Know your financial picture at all times. It may be tempting to shift this on to someone else, but the bottom line is that YOU should know the BOTTOM LINE!

Now Market, Market, Market



II. LICENSES AND PERMITS

BUSINESS LICENSE FOR MAUI COUNTY

Maui County requires a business license for certain occupations and business activities in addition to any State of Hawai'i requirement. To find out if your type of business requires a County of Maui Business License, contact:

**Department of Finance, Division of Motor Vehicles and Licensing
Division, County of Maui Service Center**

70 E. Kaahumanu Avenue #A17, Kahului, HI 96732-2176

Tel: 270-7840

Internet: www.mauicounty.gov

Email: Maui.dmvl@co.maui.hi.us

Businesses that absolutely must obtain a license to operate in Maui County include:

Auctioneers	Rebuilding Motor Vehicles for Resale
Bed & Breakfast (B&B)	Scrap Metal Recyclers
Bicycle Tours	Second Hand Dealers
Boarding Houses	Taxi Cab
Dismantling	Tenement House or Lodging
Firearms Dealers	Used vehicle Parts & Accessories
Hotels	Vendors (Road)
Ocean Recreation	Wrecking & Salvaging
Pawn Shops	

CHILD CARE LICENSING

Licensing for childcare providers is issued by the State Department of Human Services:

Department of Human Services

270 Waiehu Beach Rd. #111A,, Wailuku, HI 96793

Tel: 243-5866, Moloka'i/Lana'i 1-800-498-4145

Internet: www.hawaii.gov/dhs/self-sufficiency/childcare/licensing/

Information is available through PATCH (People Attentive to Children), Hawai'i's statewide child care resource and referral agency:

PATCH

95 Mahalani Street, Suite 28-2A

Wailuku, HI 96793

Tel: 242-9232

Internet: www.patchhawaii.org Email: patch@patchhawaii.org

FOOD SALE & RESTAURANT PERMITS

See the Health Department, State of Hawai'i, Permits & Licenses.

HEALTH DEPARTMENT, STATE OF HAWAI'I PERMITS & LICENSES

The following types of businesses require a permit, license, or certification from the Department of Health:

Environment:

Air, water, drinking water, wastewater, solid and hazardous waste.

Food and Eating Establishments:

Restaurants, supermarkets, grocery, convenience store, manufacturers, bottling/canning, food warehouse/wholesaling.

Hospitals and Medical Facilities

Trades and Professions in:

Alcohol and Drug Abuse Counseling Certification

Tattoo Licensing - Embalming

Licensing to Perform Marriages

Contact:

Department of Health, State of Hawai'i

Maui District Office, 54 High Street #301, Wailuku, HI 96793

Tel: 984-8200, Fax 984-8222

Internet: www.hawaii.gov/health/permits/food/index.html

LIQUOR LICENSE

Department of Liquor Control, County of Maui

2145 Kaohu St. #105, Wailuku, HI 96793

Tel: 243-7753, Fax 243-7558

Lahaina Office: 788 Pauoa St. Room 102 Lahaina, HI 96761

Tel: 661-9581, Fax: 661-8375

Internet: www.mauicounty.gov

Email: liquor@mauicounty.gov

BUILDING & ZONING PERMITS

Any building or structure being erected, constructed, enlarged, repaired, moved, improved, converted, altered, removed, or demolished will require a building permit. Contact

Development Services Administration

Department of Public Works and Environmental Management,
County of Maui, 200 S. High Street, Wailuku, HI 96793
Tel: 270-7250, Fax: 270-7972
Internet: www.mauicounty.gov
Email: dsa@mauicounty.org

It is important to consider zoning regulations when choosing a site for your business. For zoning permit information, contact:

Department of Planning, County of Maui

250 S. High St., Wailuku, HI 96793
Tel: 270-7735, Fax: 270-7634
Internet: www.mauicounty.gov/
Email: planning@mauicounty.gov

PROFESSIONAL AND VOCATIONAL LICENSES

Hawai'i requires that people in certain professions and occupations be licensed in order to assure high standards in their business activities. To learn more about a specific licensing area, contact:

Professional and Vocational Licensing Division,

Department of Commerce & Consumer Affairs, State of Hawai'i
P.O. Box 3469, Honolulu, HI 96801
Tel: (808) 586-3000,
Internet: www.hawaii.gov/dcca/areas/pvl
Email: pvl@dcca.hawaii.gov

Boards

- Accountancy
- Acupuncture
- Barbering and Cosmetology
- Boxing
- Chiropractor
- Contractor
- Dentist and Dental Hygienist
- Electrician and Plumber
- Elevator Mechanic
- Engineer, Architect, Surveyor and Landscape Architect
- Massage Therapy
- Medical and Osteopathy (MD, DO, EMT-Basic, EMT-Paramedic, Physician Assistant, and Podiatrist)
- Motor Vehicle Industry
- Motor Vehicle Repair
- Naturopathy
- Nursing
- Optometry
- Pest Control
- Pharmacy and Pharmacist
- Physical Therapy
- Private Detective and Guard
- Psychology
- Real Estate
- Speech Pathology and Audiology
- Veterinary

Programs

- Programs Activity Desk
- Cemetery and Pre-Need Funeral Authority
- Collection Agency
- Condominium Property Regimes
- Dispensing Optician
- Electrologist
- Employment Agency
- Hearing Aid Dealer and Fitter
- Marriage and Family Therapist
- Mental Health Counselor
- Mixed Martial Arts Contests
- Mortgage Broker and Solicitor
- Nurse Aide
- Nursing Home Administrator
- Occupational Therapist
- PortPilot
- Real Estate Appraiser
- Social Worker
- Subdivision
- Time Share
- Travel Agency
- Uniform Athlete Agents

III. REGISTRATION REQUIREMENTS

BUSINESS REGISTRATION

In Hawai'i, corporations, partnerships, limited liability companies, and limited liability partnerships are registered with the Department of Commerce and Consumer Affairs, Business Registration Division (BREG). Registering a business with the Business Registration Division is relatively simple.

To File Online

You may file online by signing up for a free account with Hawai'i Business Express (HBE) One-Stop Registration. Business Express is the quick and easy way to start a business in the state of Hawai'i. One simple interface covers all the forms with all the state agencies and partners. Easy to read instructions and context sensitive help make creating a business with Business Express safe, fast, and efficient.

www.hbe.ehawaii.gov/BizEx/home.eb

To File by Mail

All of BREG's business registration, amendment, correction, and reservation forms are available for download. These forms can be filled out on your computer and are for downloading and printing only for filing by mail, fax, or over-the-counter.

Business Registration Division
Department of Commerce & Consumer Affairs
Honolulu: P.O. Box 40, Honolulu, HI 96810
Tel: (808) 586-2727, Fax: (808) 586-2733
Email: breg@dcca.hawaii.gov
Internet: www.hawaii.gov/dcca/areas/breg/registration/

To File Over-the-Counter

Available at the Business Action Center
Maui County Business Resource Center
70 E. Kaahumanu Avenue, Unit B-9, Kahului, HI 96732
Maui Office DCCA (only forms are available here):
Puuone Plaza, 1063 Lower Main Street, Ste. C216,
Wailuku, HI 96793
Tel: 243-5808
Internet: www.hawaii.gov/dcca/areas/breg/registration/

CHOOSING THE RIGHT BUSINESS STRUCTURE

There are many forms of legal structure you may choose for your business. A specific business structure is generally chosen for liability and/or tax issues. It is recommended you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Sole Proprietorship

A business owned and managed by a single individual is a sole proprietorship.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business venture. A formal partnership agreement is recommended in order to address potential conflicts before they arise.

Limited Partnership

A partnership comprised of one or more general partners who manage the business and who are personally liable for partnership debts, and one or more limited partners who contribute capital and share in profits but who take no part in running business and incur no liability with respect to partnership obligations beyond contribution.

"C" Corporation

A "C" corporation is a legal entity made up of persons who have received a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation.

Subchapter "S" Corporation

A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than the corporate rate. IRS publication 589

Limited Liability Companies & Partnerships –("LLCs" and "LLPs")

An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners.

The Limited Liability Partnership (LLP) is similar to the LLC with the exception this it is aimed at professional organizations.

Additional information and forms can be found on the website at:
www.hawaii.gov/dcca/areas/breg/registration

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GUIDE TO CHOOSING THE RIGHT LEGAL FORM

DCCA's Guide to Choosing the Right Legal Form for Your Business						
Issues to consider	Sole Proprietorship	Partnership	Corporation	Sub S Corporation	Limited Liability Company	Limited Liability Partnership
Ownership	By a single individual	By two or more persons	By an unlimited number of shareholders	By shareholders, limited to 100, no foreign investors	By one or more persons or entities	By 2 or more persons or entities
Business Registration	Not required, unless public notice of trade name is desired	File Certificate of Limited Partnership or General Partnership forms	File Articles of Incorporation.	Same as regular corporation	File Articles of Organization	File a General Partnership form with a Statement of Qualification
Management	Entirely in hands of owner	By general partners	Corporation's Board of Directors	Same as regular corporation	Member-managed or manager-managed	By general partners
Liability	Owner liability unlimited. Personal property can be attached by creditors to settle business debts	Unlimited for general partners. General partners are jointly and severally liable for obligations of partnership.	Shareholder's liability limited to the investment in corporate stock	Same as regular corporation	Limited to amount of investment or as specified in Articles of Organization	Limited to amount of investment
Taxation	Owner taxed on business profits. Business does not file a separate tax return	Partners taxed on share of partnership income. Business does not file a separate tax return	Corporation taxed on taxable income. Shareholders taxed on dividends	Shareholders taxed on some income of the corporation. Entity must also pay taxes on certain types of income	Members taxed on share of company income. Can elect to be treated as corporation for tax purposes	Partners taxed on share of partnership income. Business does not file a separate tax return
Advantages	*Uncomplicated *Ease of formation *Greater flexibility of action *Tax advantage by avoiding corporate income tax	*Division of responsibilities *Ease of formation *Greater flexibility of action *Increased sources of capital *Tax advantage by avoiding corporate income tax	*Limited personal liability *Continuity of existence *Easier to raise capital *Possible separation of owner & management	*Limited personal liability *Separation of owner & management *Operating loss deductible by shareholders	*Limited personal liability *Easier to raise capital *Incentive to key employees *Separation of owner & management	*Unlimited personal liability *Greater flexibility of action *Increased sources of capital *Tax advantage by avoiding corporate income tax
Disadvantages	*Unlimited personal liability *Legal life ends with owner's death *Difficulty in raising capital *Owner's salary not tax deductible	*Unlimited personal liability *Permanence of existence *Difficult to find compatible partners *Difficult to raise additional capital *Owner's salary not tax deductible	*Difficult, costly formation *Subject to close regulation *Inflexibility of operations *Double taxation by paying both corporate and personal income taxes	*Only one class of stock outstanding *Difficult, costly formation *Subject to close regulation *Inflexibility of operations	*Difficult, costly formation *Subject to close regulation *Inflexibility of operations	*Permanence of existence *Difficult to find compatible partners *Difficult to raise additional capital *Owner's salary not tax deductible

EMPLOYER REGISTRATIONS

Federal, IRS

An Employer Identification Number (EIN) is also known as a federal tax identification number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online: www.irs.gov/businesses/small/index.html

Taxpayers can also call a toll-free number, (800) 829-4933, to get an EIN. For further information, contact:

Internal Revenue Service, U.S. Department of Treasury
300 Ala Moana Blvd. #1002, Honolulu, HI 96813
Tel: (866) 816-2065, Fax: (215) 516-3990
Internet: www.irs.gov/businesses/small/index.html

State of Hawai'i, Department of Taxation

In addition to the Federal Employer Identification Number (EIN) required by the IRS, the State of Hawai'i also requires that an employer obtain a Hawai'i employer's withholding identification number (Form GEW-TA-RV-3). Contact:
Department of Taxation
Taxpayer Services
830 Punchbowl Street, Honolulu, HI 96813
Tel: (808) 587-4242, Website: www.state.hi.us/tax

State of Hawai'i, Department of Labor

Hawai'i requires all employers to pay unemployment insurance contributions, obtain worker's compensation insurance, temporary disability insurance and prepaid health care insurance. Each employer must register with the Unemployment Insurance Division Department of Labor and Industrial Relations. For further information, contact:

Labor and Industrial Relations, Department of
State of Hawai'i, 54 S. High St., Room 201, Wailuku, HI 96793
Tel: 984-2072 (ask for Employee Services)
Internet: www.hawaii.gov/labor

(NOTE: Hawai'i Business Express is the quick and easy way to start a business in the state of Hawai'i. One simple interface covers all the forms with all the state agencies and partners. Go to: <http://hbe.ehawaii.gov/BizEx/home.eb>)

TRADENAME, TRADEMARKS, SERVICEMARKS

Any business may register a tradename, trademark or servicemark to give notice to the public of the intent to use the tradename, trademark or service mark in Hawai'i. Ownership of a trade name, trademark or service mark is acquired by adoption and usage of it.

Tradenames are fictitious names that are assumed by a business and that do not contain the owner's names.

Trademarks are words, designs, or words and designs in combination that are used as identifiers for goods and services.

Servicemarks are used to identify the type of service a business provides.

Before filing an application, the applicant should check the computerized list of registered names to determine if there is a registration that is substantially identical to the name he wishes to register. A check should also be made in the telephone directory of each island, the city directory and with the Hawai'i's Department of Taxation.

To file an application with appropriate fees, contact:

Department of Commerce and Consumer Affairs (DCCA)
Business Registration Division
Mailing Address: P. O. Box 40, Honolulu, HI 96810
Tel: (808) 586-2727 (documents registration), Fax: (808) 586-2733
Internet: www.hawaii.gov/dcca/areas/breg/online/
Email Address: breg@dcca.hawaii.gov

Federal Registration of Trademark:

U.S. Patent and Trademark Office
Internet: www.uspto.gov/main/trademarks.htm
Trademark Information Hotline: 800-786-9199
Email: TrademarkAssistanceCenter@uspto.gov

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

PATENTS

New and useful inventions can be protected by a U.S. Patent. Professional assistance from a patent attorney is strongly recommended because patent procedures are detailed and technical. Patent attorneys are registered with the U.S. Patent and Trademark Office.

For further information, contact:

COMMISSIONER FOR PATENTS
P.O. Box 1450; Alexandria, VA 22313-1450
Tel: 1 (800) 786-9199
Internet: www.uspto.gov/main/patents.htm

Maui attorneys registered with the U.S. Patent & trademark office:

Sheldon, Shannon S
Paul, Johnson, Park & Niles
2145 Kaohu Street, Suite 203
Wailuku, HI 96793
Tel: 808-242-6644

Wooldridge, John P
John P Wooldridge ESQ
114 Honuea Place
Kihei, HI 96753
Tel: 808-875-0012

COPYRIGHTS

A Copyright is a form of protection provided to the authors of "original works of authorship" including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies or phono records of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.

Copyrights are registered by the

Library of Congress, U.S. Copyright Office
101 Independence Avenue, S.E., Washington, D.C. 20559-6000
Tel: (202) 707-3000, Forms & Publications Tel: (202) 707-9100
Internet: www.uspto.gov/main/profiles/copyright.htm

There are times when you may desire a combination of **copyright**, **patent** and **trademark** protection for your work. You should consult an attorney to determine what forms of intellectual property protection are best suited to your needs.

IMPORTING / EXPORTING

The U.S. Customs and Border Protection (CBP) is responsible for ensuring that all goods entering and exiting the United States do so in accordance with all applicable U.S. laws and regulations. See Import/Export section of their website: www.cbp.gov

Importers may also wish to obtain guidance from private-sector experts who specialize in importing, for example, licensed customs brokers, attorneys or consultants. It is recommended, you obtain more specific import/export information from a Customs officer at the port nearest you:

Port of Entry – Kahului

Kahului Airport

Tel: 877-6013, Fax: 877-5703

Honolulu Port

300 Ala Moana Blvd. Room 2-267,

Honolulu, HI 96850

Tel: (808) 356-4100,

Fax: (808) 356-4185

The Hawai'i Foreign Trade Zone

Hawai'i's Foreign-Trade Zone #9 is a duty-free, secure location authorized by the federal government, that is legally outside of the customs territory of the United States. By operating in a Foreign-Trade Zone, companies are able to reduce some of the risks and costs that accompany international transactions.

Foreign-Trade Zone # 9

521 Ala Moana, Pier 2, Honolulu, HI 96813

Tel (808) 586-2507, Fax (808) 586-2512

Internet: www.ftz9.org Email: administration@ftz9.org

Export/Import Bank: Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). Contact: U.S. Export-Import Bank, 811 Vermont Avenue, N.W., Washington, D.C. 20571.
Toll free (800) 565-3946 EXIM, or visit: www.exim.gov/

U.S. Export Assistance Center: U.S. Export Assistance Centers provide trade promotion and export-finance assistance for entrepreneurs.

Visit: www.sba.gov/oit/export Or contact the Regional Manager for the State of Hawai'i, Export Solutions Group, Office of International Trade, 3300 Irvine Ave., Suite 307, Newport Beach, CA 92660-3198.

Tel: (949) 660-1688, ext. 307, Fax: (949) 660-1338

PRODUCT LABELING

Bar Coding

The first step to placing a U.P.C. (Universal Product Code) on your product is completing a membership application. Members receive a unique licensed number to create U.P.C.'s and other GS1 identification numbers, plus many exclusive tools and resources.

For additional information contact:

GS1 US

7887 Washington Village Drive, Suite 300, Dayton, OH 45459

Tel: (937) 435-3870, Fax: (937) 435-7317

Email: info@gs1us.org

Internet: www.uc-council.org

Made in Maui

The Made in Maui Trade Council is a committee of The Maui Chamber of Commerce with over 70 members working together to increase awareness of locally made products. Their trademarked "Made in Maui" seal is a sign to the consumer of a product's local Maui origin and that at least 51% of the value added to the product was done on Maui. For more information, contact:

Chamber of Commerce, Maui

313 Ano Street, Kahului Hi. 96732

Tel: 871-7711 Fax: 871-0706

Internet: www.mauichamber.com

E-mail: info@mauichamber.com

Made in Hawai'i

Dept. of Business, Economic Development & Tourism

Business Development & Marketing Division, P.O. Box 2359

Honolulu, HI 96804

Tel: (808) 587-2584, Fax: (808) 587-3388

www.hawaii.gov/dbedt/business/products_service/

Made in USA

Federal Trade Commission

Bureau of Consumer Protection

Internet: www.ftc.gov

IV. TAXES

FEDERAL TAXES

Federal Self-Employment Tax

Everyone must pay Social Security and Medicare coverage. Contributions are made through the self employment tax.

Federal Income Tax

Paying Federal income taxes depends upon your legal form of business (i.e. sole proprietorship, partnership, corporation). Seek professional assistance, or go to the IRS website listed below.

Federal Payroll Tax

Any business with employees must register with the IRS and receive an EIN (Employer Identification Number) and pay federal withholding taxes at least quarterly.

Taxpayers can call a toll-free number (800) 829-4933 to get a Federal Employer Identification Number (EIN). For additional information contact:

Internal Revenue Service, U.S. Department of Treasury

Tel: 1-800-829-4933,

Internet: www.irs.gov

HAWAI'I TAXES

General Excise Tax

Every person or company intending to do business in Hawai'i, including every individual who is self-employed or who hires employees, must apply for a General Excise Tax Identification Number. This number is assigned by the State Department of Taxation and identifies each business for tax filing, withholding and paying purposes.

The General Excise Tax application (Basic Business Application BB-1) can be downloaded from the forms section of the Tax Department's website.
www.state.hi.us/tax/2008/bb1_vp12.pdf

(Note: Applying online with "Hawai'i Business Express" will file this Basic Business Application. Go to: <http://www.hbe.ehawaii.gov/BizEx/home.eb>)

County Surcharge Tax

Businesses that deliver goods or services to Oahu and have a 'physical presence' on Oahu are subject to the new 1/2% County Surcharge tax ('Physical presence' means, for example, having an office on Oahu, an employee or agent on Oahu, or a sales representative or agent traveling to Oahu to do business.) Only the portion of your business income generated from Oahu sales/services or Oahu rentals are subject to the new 1/2% tax.

The County Surcharge tax is a new tax added to the General Excise (GE) tax to pay for Oahu's mass transit system. It begins on January 1, 2007. The tax rate is 1/2%. When added to the 4% GE tax, the total tax rate is 4.5% (for transactions subject to the County Surcharge tax). In general, any income earned from any transaction related to an Oahu customer is subject to the County Surcharge tax.

OTHER HAWAI'I STATE TAXES

Depending on the type of business, additional taxes may be required. For all state tax-related questions, contact

Taxpayer Services, Department of Taxation, State of Hawai'i

Maui Branch: 54 S. High Street, Room 208, Wailuku, HI 96793

Tel: 984-8500, Fax: 984-8522

Moloka'i: P.O. Box 275, Kaunakakai, HI 96748, Tel: 553-5541

Internet: www.hawaii.gov/tax Email: tax.maui.office@hawaii.gov

HAWAI'I TAX INCENTIVES

Depending on the business activity that your company performs, you may qualify for tax incentives.

High Technology

The following type of businesses should submit a request for a High Tech Comfort Ruling to the Hawai'i Department of Taxation: Federally defined research and development; computer software development & design; biotechnology; performing arts products (that are created or perceived via a computer); sensor and optic technologies; ocean sciences; astronomy; non-fossil fuel energy related technology.

Enterprise Zones

The Enterprise Zones (EZ) program is a joint state-county effort intended to stimulate—via tax and other incentives—certain types of business activity, job preservation, and job creation in areas where they are most appropriate or most needed. For more information on the Hawai'i Enterprise Zone Program, see www.hawaii.gov/dbedt/business/programs/ez

Enterprise Zones Coordinator

Office of Economic Development, County of Maui

2200 Main Street, Suite 305, Wailuku, HI 96793

Tel: (808) 270-7710, Fax: (808) 270-7995

Internet: www.mauicounty.gov

Email: economic.development@mauicounty.gov

V. FINANCING SOURCES

The State of Hawai'i offers several programs to help businesses obtain loans, grants, and other investment resources, as well as to seek and encourage investments from sources both in and out of the State.

Agricultural/Aquaculture Loan Programs: Administered by the State of Hawai'i, Department of Agriculture, the intent of the program is to help promote agricultural and aquaculture development by providing credit at reasonable rates and terms to qualifying individuals or entities. For further info contact (808) 973-9560, or visit: www.hawaii.gov/hdoa/Info/financial

Commercial and Financial Institutions provide loans secured by fixed assets, purchase agreements, accounts receivable and personal guarantees. Local banks include American Savings Bank, Bank of Hawai'i, Central Pacific Bank, First Hawaiian Bank, and Hawai'i National Bank.

Export/Import Bank: Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). Contact: U.S. Export-Import Bank, Washington, D.C. 20571. Toll free (800) 565-3946 or visit: www.exim.gov/

Farm Credit Services of Hawai'i provides credit and related services to farmers, ranchers, fishermen, nursery owners and country home owners throughout the islands of Hawai'i. Farm Credit Services of Hawai'i, ACA is comprised of the Federal Land Bank Association of Hawai'i, FLCA and the Hawai'i Production Credit Association. For more information, call (808) 836-8009, toll-free (800) 894-4996 or visit: www.hawaiifarmcredit.com/

Hawai'i Strategic Development Corporation (HSDC): HSDC provides investment capital to businesses. Emphasis is given to investment opportunities which further technological innovation, although most industry sectors are eligible for financing. For further information, call: (808) 587-3830, or visit: www.htdc.org/hsrc/

Hawai'i Venture Capital Association, seeks to foster entrepreneurial development through networking, education, and access to venture capital. Telephone and fax: (808) 262-7329, or visit: www.hvca.org

HEDCO Local Development Corporation
222 Vineyard Street Suite PH1 Honolulu, HI 96813
Private non-profit organization licensed as a Certified Development Company by the U. S. Small Business Administration to administer the federal government's 504 Loan Program. www.hedcoldc.com/
Tel: 808.521.6502, Interisland 1.800.455.1888

Immigrant Investor Program

Through the U.S. Citizenship and Immigration Services (USCIS) EB-5 Investor Visa Program, qualified applicants are allowed to obtain lawful Permanent Resident Status (green card) through investment in U.S. businesses that create jobs for U.S. workers. The State of Hawai'i promotes investments enabled by the Immigration Act through the Department of Business Economic Development and Tourism (DBEDT), Call DBEDT at 808-587-2766, or visit: www.hawaiifund.com/index.html

Lokahi Pacific Rural Development Loan Program: For entrepreneurs unable to secure bank financing for business start-up and expansion & community development projects. Call 242-5761, ext. 21. Email: loans@lokahipacific.org
Internet: www.lokahipacific.org/index.html

MEO Business Development Corporation

99 Mahalani St., Wailuku, HI 96793

Tel: 249-2990, Fax: 249-2991

Internet: www.meoinc.charityfinders.org/MEOBDC

Email: micro@meoinc.org

Moloka'i Island Branch Office, 380 Kolapa Place, Moloka'i, HI

Tel: 553-3270, Fax: 553-3776, Email: Molokai@meoinc.org

Micro-Enterprise Loan Program for low and moderate-income people for start-up or expansion businesses from \$200 to \$25,000; six-week series of entrepreneurial classes beginning every 8 weeks on Maui (and every 3rd month on Molokai); business consulting services; and personal credit improvement programs.

Native Hawaiian Revolving Loan Fund

The Native Hawaiian Revolving Loan Fund (NHRLF) is a lending program for Native Hawaiians whose mission is to increase sustainable, Native Hawaiian-owned businesses by fostering economic independence, commitment, and fiscal responsibility through entrepreneurial/job development.

Call (808) 594-1835, or visit: www.oha.org/

Small Business Administration (SBA): SBA administers various loan programs. SBA sets the guidelines for the loans while SBA's partners (Lenders, Community Development Organizations, and Microlending Institutions) make the loans to small businesses. SBA backs those loans with a guaranty that will eliminate some of the risk to the lending partners. For further information, call (808) 541-2990, or visit: www.sba.gov/hi/

Small Business Innovation Research Grants. The Small Business Innovation Research Program (SBIR) is a \$1.5 billion federal funding program that encourages small businesses to develop commercially viable technologies or innovations. For further information, call: (808) 589-3814, or visit: www.htdc.org/programsservices/sbir.html

UH Angels/aka Hawai'i Angels:

Premier investment network for seed-level private equity investors in Hawai'i to share investment opportunities, expertise and due diligence. For information, call (808) 447-9372, Fax (808) 546-4325. Internet: www.hawaiiangels.org
Email: info@HawaiiAngels.org

VI OTHER RESOURCES

AGRICULTURE

Agricultural Loan Division

Department of Agriculture, State of Hawai'i

1428 S. King St., Honolulu, HI 96814

Tel: (808) 973-9460, Fax: (808) 973-9455

Internet: www.hawaiiag.org/hdoa/

Loan programs including direct, insured and participation loans to qualified farmers, aquaculturists, and food manufacturers.

Cooperative Extension Service

College of Tropical Agriculture and Human Resources, UH Manoa

Maui: 310 Kaahumanu Ave., Bldg. 214, Kahului, HI 96732

Tel: 244-3242, Fax: 244-7089

Moloka'i: P.O. Box 159, Kaunakakai, HI 96748

Tel: (808) 567-6833, Fax: (808) 587-6818

Internet: www.ctahr.hawaii.edu Email: kahului@ctahr.hawaii.edu

Provides research-based information from the College of Tropical Agriculture & Human Resources (CTAHR) for individuals, families, businesses, and communities on Maui, Moloka'i, and Lana'i.

Farm Credit Services of Hawai'i

P.O. Box 31306, Honolulu, HI 96820

2828 Paa Street, Suite. 2085, Honolulu, HI 96819

Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free (800) 894-4996

Internet: www.hawaiiifarmcredit.com

Email: info@hawaiiifarmcredit.com

Provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country homeowners throughout the Islands.

Farm Service Agency, U.S. Department of Agriculture

77 Hookele Street, Suite 201, Kahului, HI 96732

Tel: 871-5500, ext. 353, Fax: 873-6183

Internet: www.fsa.usda.gov

Loans for farm ownership, operating costs, emergencies, guaranteed loans, special assistance for beginning farmers and ranchers.

Maui County Farm Bureau

P.O. Box 148, Kula, HI 96790

Tel: 878-2917, Fax: 876-0412

Internet: www.mauicountyfarmbureau.org/

Assists in the promotion of Maui's agriculture industry in partnership with other agricultural organizations.

Natural Resources Conservation Service

U.S. Department of Agriculture

77 Hookele Street, Suite 202, Kahului, HI 96732

Tel: 871-5500 ext.354, Fax: 873-6184

Internet: www.nrcs.usda.gov/

Serves farmers; provides engineering design for conservation measures and resource management systems.

Tri-Isle Resource Conservation and Development Council, Inc.

U.S. Department of Agriculture

77 Hookele Street, Suite 202, Kahului, HI 96732

Tel: 871-5500, ext. 356 Fax: 873-6184, Email: tri.isle@gmail.com

Internet: www.tri-isle.org

Assists communities in planning for future conditions and securing funding for community-based projects; promotes economic and community development; preservation of natural resources and improvement of the environment.

EDUCATION

Continuing Education & Training, Office of

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732

Tel: 984-3231, Fax: 244-9632

Internet: www.ocet.org

Training in personal development and specific skills for starting and managing a business.

Maui Community College

Univeristy of Hawai'i System

310 W. Kaahumanu Avenue, Kahului, HI 96732

Tel: 984-3267, Fax: 244-9632

Internet: www.maui.hawaii.edu/

University of Hawai'i Center, Maui

Laulima Building Room 216

310 W. Kaahumanu Avenue, Kahului, HI 96732

Tel: 984-3525, Email: uctrmaui@hawaii.edu

Internet: www.umaui.net

FILM/VIDEO/TV

Maui County Film Office

Office of Economic Development

2200 Main Street, Suite 305, Wailuku, HI 96793

Tel: 270-7415, Fax: 270-7995, Email: info@filmmaui.com

Internet: www.filmmaui.com

Through the Office of the Mayor, the Maui County Film Office provides a one-stop shop for assistance with locations, permits, police, fire and other government agencies to assist producers in all aspects of production on the islands of Maui, Molokai and Lanai.

Akaku Maui Community Television, Inc.

333 Dairy Rd. #104, Kahului, HI 96732

Tel: 871-5554, Fax: 871-5510, Internet: www.akaku.org

Non-profit public service agency providing local media access for the islands of Maui, Molokai, Lanai and Kaho'olawe.

INSURANCE

Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Law requires some types of coverage, others simply make good business sense.

The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

General Liability Insurance – One of the most common types of liability is product liability, which may be incurred when a customer suffers harm when using the business' product.

Property – It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild.

Business Interruption – This insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

Key Man – If you are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider this type of insurance.

Automobile – You may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business.

Officer and Director - Officers and directors of a corporation may become personally liable for their actions on behalf of the company.

Home Office – It's a good idea to update your homeowners' insurance policy to include coverage for office equipment.

HIGH TECHNOLOGY

For further information about starting or bringing a high technology business to Maui or Hawai'i, visit these websites:

The Hawai'i Science & Technology Council, (HISciTech)

An industry association representing member companies across Hawai'i. Mission includes advocacy, enterprise support, the enhancement of research collaboration, group purchasing and sector research. Members include those engaged in or supportive of research, development and commercialization of science and technology in Hawai'i. www.hawaiiiscitechcouncil.org

High Technology Development Corporation

Department of Business, Economic Development & Tourism, State of Hawai'i, HTDC is a State agency tasked with the development and growth of Hawai'i's commercial high technology industry. www.htdc.org

High Tech Hawai'i,

HiTechHawai'i.com is Hawai'i's high-tech portal website for marketing and promoting high technology in the Islands. www.hitechhawaii.com/

High Tech Maui, www.hightechmaui.com/

Provides assistance, information and collateral about Maui's technology assets.

Maui Economic Development Board, Inc., www.medb.org

MEDB supports the growth of technology industries.

Maui High Performance Computing Center (MHPCC), www.mhpcc.hpc.mil

MHPCC is an Air Force Research Laboratory Center managed by the University of Hawai'i. MHPCC is a DoD Supercomputing Resource Center (DSRC) providing computing time to the research, science, and warfighter communities.

Maui Research & Technology Center, www.htdc.org

A high-tech business incubator dedicated to supporting technology-oriented businesses and promoting the growth of high added-value jobs.

Maui Tech Ohana, www.hightechmaui.com/programs/techohana.cfm

A networking group for those interested in technology and science related business. Organized by MEDB and Hawai'i SBDC Network.

Pacific Disaster Center, www.pdc.org

The PDC is an information, technology-based applications center designed to provide information resources supporting natural hazard mitigation, preparation, response and recovery and humanitarian assistance within the Indian/Pacific Ocean region.

SBDC Maui Center

www.hawaii-sbdc.org

SBIR Hawai'i

Hawai'i-based companies that receive Phase I feasibility study SBIR awards can apply for funds from HTDC's Hawai'i SBIR Matching Grant program.
www.htdc.org

Tax Department, State of Hawai'i, www.hawaii.gov/tax/a2_b2_6hi_tech.htm

LABOR/WORKFORCE

Worksource Maui

A one-stop network of Federal, State, County, non-profit and private partners for access to job applicants, training solutions, and other employment issues that can help your business thrive.

2064 Wells Street, Suite 108, Wailuku, HI 96793
Tel: 984-2091, Fax: 984-2090, Email: info@worksourcemaui.com
Internet: www.hirenethawaii.com/
Molokai: 55 Makaena Street, Kaunakakai, HI 96748
Tel: (808) 553-1755, Fax (808) 553-1754

Payroll/Employee Services for Small Businesses:

A-Advanced Payroll Service, Kihei
Tel: 264-3716

Carbonaro CPAs & Management Group, Wailuku
Tel: 242-5002

Ebcs Bookkeeping Services, Kihei
Tel: 875-9400

Employers Options Temporary & Permanent Placement
Kahului, Tel: 877-6555

Employment Experts, The
Wailuku, Tel: 243-9009

KilaKila Employer Services, Pukalani
Tel: 573-2244, Fax: 572-4531
www.kilakila.com Email: KES@KilaKila.com

Levin &Hu, Kahului
Tel: 893-2088, www.levinhu.com/

Payroll Specialties, Inc., Kihei
Tel: 891-1525, www.payrollspecialties.com

RJK LLC, Kihei
Tel: 879-5389, Fax 875-4616

Tax and Accounting Services Inc., Kihei
874-0401

VIP Tax & Accounting Services, Inc., Kihei
Kihei, 879-6964

PUBLICATIONS, NEWSLETTERS, PERIODICALS

The following publications are useful references.

Maui County Data Book [annual] (Hawai'i Business Research Library).
A statistical overview of the current state of Maui and Hawai'i's visitor industry, including data on arrivals, visitor expenditures, visitor plant inventory, hotel occupancies, etc. Can be purchased at the Hawai'i Business Research Library, or visit: www.hbri-sbdc.org/mcdb/htm

State of Hawai'i Data Book [annual] (Department of Business, Economic and Tourism, State of Hawai'i). The official summary of statistics on the social, economic, and political organization of our state. Can be purchased from the Business Action Center, call (808) 586-2545, or visit: www.hawaii.gov/dbedt/db01/index.html

Native Hawaiian Data Book (Office of Hawaiian Affairs).
Call (808) 594-1938, or visit www.oha.org/databook/

Census 2000 Hawai'i Community Profiles Customized packaging of Census 2000 data for a specific geographic area. Includes age, income, ethnic, employment and educational breakdowns by census divisions and census-designated places. Great for business plans. Call the HBRL, or visit the website: www.hbri-sbdc.org/

Focus Maui Nui Final Report (Maui Economic Development Board, Inc.)
The report contains the results from the community sessions conducted from May through August 2003 with approximately 1,700 residents, to define a vision, values, and guiding principles for Maui County. To request a copy of the report, call the Maui Economic Development Board, Inc. at (808) 875-2300, or visit www.focusmauinui.com.

Newsletters

Connections: Maui Chamber of Commerce's membership newsletter.
Contact: 871-7711, or visit: www.mauichamber.com

High Tech Maui: Quarterly newsletter features high technology news and issues related to Maui. Tel 875-2300, or sign up at www.hightechmaui.com/programs/email-list.cfm

Small Business News: Tel (808) 396-1724, Email: sbh@lava.net
Internet: www.smallbusinesshawaii.com

Periodicals

The Maui News, Tel: 244-3981, Fax: 242-9087, Internet: www.mauinews.com

Lahaina News, Tel: 667-7866, Fax: 667-2726, Email: info@lahainanews.com

Haleakala Times, Tel: 572-9289, Fax: 572-0168, Email: haltimes@maui.net

Maui Weekly, Tel: 875-1700, Fax: 875-1800, Email: info@mauiweekly.com,
Internet: www.mauiweekly.com

Maui Time Weekly, Tel: 244-0777, Fax 244-0446, Internet: www.mauitime.com

Moloka'i Dispatch, Tel: (808) 552-2781, Fax: (808) 552-2334,
Email: editor@themolokaidispatch.com
Internet: www.themolokaidispatch.com

The Honolulu Advertiser, Maui News Bureau, Tel: 244-4800, Fax: 242-1520
Internet: www.honoluluadvertiser.com Email: hawaii@honoluluadvertiser.com

The Honolulu Star-Bulletin, Maui Tel: 244-3207, Fax: 249-2434,
Internet: www.starbulletin.com

Pacific Business News, Tel: (808) 955-8100, Fax: 955-8031,
Internet: www.bizjournals.com/pacific

Hawai'i Business Magazine, (808) 537-9500, Fax: (808) 537-6455
Internet: www.hawaiibusiness.com

SUSTAINABILITY

As the world's most isolated archipelago and oil-dependent state in America, a clean energy future for Hawai'i isn't simply a desire – it's a necessity. In addition to reducing our state's greenhouse gas emissions, the pursuit of energy independence will also diversify our economy, generate new businesses, develop a skilled workforce and advance technology.

There are significant opportunities to improve energy efficiency; make better use of our renewable resources; and plan for increased energy security and preparedness. Support your local communities in this effort and keep your own energy costs down (a significant cost of doing business).

Cool Projects Maui
<http://www.coolprojectsmaui.com>

Hawai'i 2050
<http://www.hawaii2050.org/>

Hawai'i Clean Energy Initiative
<http://hawaii.gov/gov/hcei/energy-initiatives>

Hawai'i Photovoltaic Coalition
<http://www.hawaiiipvcoalition.org/>

Kanu Hawai'i
<http://www.SouthMauiSustainability.org>

Maui Community College Sustainability Club
<http://www.mauisn.org/>

Maui Sustainability Network
<http://mauisustainabilitynetwork.com/>

Maui Tomorrow
www.maui-tomorrow.org

Sierra Club Hawai'i Chapter, Maui Group
<http://www.hi.sierraclub.org/maui/>

South Maui Sustainability
<http://southmauisustainability.wordpress.com/>

Sustainability Association of Hawai'i
<http://www.sahawaii.org/>

Sustainable Living Institute of Maui
<http://sustainablemaui.org/>

WEBSITE DEVELOPMENT

Having a website has become almost a requirement for small businesses. However, when it comes to setting up a website there are so many options that choosing what to do is often confusing for a small business owner.

Why do you need a website?

Today, most small businesses need an online presence as much as they need a phone or mailbox. Customers and clients -- current and potential -- expect you to have one. For some small businesses, a website has become the primary selling tool -- a means to access inventory or collaborate on client projects. Having a website, especially a web site that is designed to be an effective Internet marketing tool, can be very valuable for small businesses. Without the right web site, people will not be able to find your business.

Should you hire a developer or do it yourself? (See page 39 for Maui Co's)
The most important thing to remember about hiring a developer is to do your research. If you are going to pay the money, make sure you are going to get the result you want and in the time frame you expect.

Do it yourself:

PROS: You'll save money by doing it yourself, not to mention have complete control over the look and feel of the site. If you make yourself the administrator, you have the freedom to update and make changes whenever you feel it's necessary. If you have a working knowledge of basic web design there are free tools that will allow you to create a professional looking website on your own.
CONS: If you don't know much about computers and/or web design, it could take a while to learn everything and get your site up and running. Also, if you choose to become an administrator, you will have to spend even more time dedicated to making any updates and changes to the site.

Hire a developer:

PROS: You will get a clean well designed web page in a short amount of time if you hire a web developer. Also, they will take care of any changes and updates in the future. A professional designer also will have the ability to create a completely unique site that is beyond the scope of what you could do yourself. Plus, it will give you more time to devote to the other responsibilities you have running your business.
CONS: You may not always have as much control over the outcome of your site. Also, some busy developers may take a while to get your site completed.

How to determine what type of website you need

The vast array of options one has for setting up a website can add confusion to the process. One way to begin considering the options is to decide if your needs are simple or complex:

Simple: If your business is not web-based and you merely want a place on the web, there are many off-the-shelf, even free, products and services that may be all you need.

Less Simple: If you are going to be selling products online and need to set up an e-commerce site, there are inexpensive and easy-to-set up products and services.

Complex: If your site is going to be the basis of an online business, then developing it may involve a great deal of time and resources to create and launch.

Very Complex: If your site is going to contain vast amounts of content and data used in a specialized way, it will also require custom development to create and launch.

Selecting a domain name

A domain name, sometimes called a URL, is the "web address" string of letters that will serve as a means for people to find your website. You can register your desired address easily through services called "domain registrars."

Choosing a web hosting service

A simple website will only require a simple web-hosting solution. Often, the same company you use for Internet access will provide a simple website hosting plan as part of the service. As your needs become more complex, your hosting needs may also become more complex. The need for increased bandwidth (the capacity for sending and receiving data) and increased data storage may require a customized web-hosting arrangement. In other cases, you may want to purchase certain equipment and host the website at your location.

Designing a website

A simple website can utilize design templates that are available from your web hosting service or from other sources, including website and software publishers.

Website Design & Developers on Maui

Akamai Internet, Inc.	www.akamaiinternet.com/
American Creations of Maui	www.wmericreations.com
Bliss Design Studio	www.blissdesignstudio.com
Bump Networks	www.bumpnetworks.com
Catapult Communications Inc.	www.catapultcom.com
Computers Made Easy	www.cmeahawaii.com
Digital Mediums	www.digitalmediums.com
Dream Team Media	www.dreamteammedia.com
Fat Iguana Web design	www.fatiguana.com
Glick Design/Graphic Design Maui Inc.	www.glickdesign.com
Hawai'i Telecom	www.htyellowpages.com
Hooah Advertising Marketing & Technology	www.hooah.cc
Internet Marketing Association of Hawai'i	www.imahawaii.com
Maui Computer.com	www.mauicomputer.com
Maui Net	www.maui.net/development
Maui Tech Girl	www.mautechgirl.com
Maui Web Designs. Com	www.mauiwebdesigns.com
Meyer Computer Inc.	www.meyercomputer.com
Net Solutions	www.netsolutionshawaii.com
Protek	www.protekhawaii.com
Rebelo Design	www.rebelodesign.com
Web Development	www.webdevelopmentltd.com
Webmaster Ralph	www.webmasterralph.com

VII. ALPHABETICAL DIRECTORY

Agricultural Loan Division

Department of Agriculture, State of Hawai'i
1428 S. King St., Honolulu, HI 96814
Tel: (808) 973-9460, Fax: (808) 973-9455
Internet: www.hawaiiag.org/hdoa/

Alu Like – Maui

1977 Kaohu St., Wailuku, HI 96793
Tel: 242-9774, Fax: 244-7880
Moloka'i Tel: (808) 553-5393, Fax: 553-9888,
Internet: www.alulike.org Email: info@alulike.org

Business Action Center MAUI

Department of Commerce & Consumer Affairs, State of Hawai'i
The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732
Tel: 873-8247, Fax: 871-9160
Internet: www.hawaii.gov/dcca/areas/bac
Email: bac@dcca.hawaii.gov

Business Action Center, Honolulu

Department of Commerce & Consumer Affairs, State of Hawai'i
1130 N. Nimitz Highway, Ste. A-220,
Honolulu, HI 96817
Tel: (808) 586-2545, Fax: (808) 586-2544
Internet: www.hawaii.gov/dcca/areas/bac/
Email: bac@dcca.hawaii.gov



Chamber of Commerce, Maui

313 Ano St., Kahului, HI 96732
Tel: 871-7711, Fax: 871-0706
Internet: www.mauichamber.com Email: info@mauichamber.com

Chamber of Commerce, Moloka'i

PO Box 515, Kaunakakai, Moloka'i, HI 96748
Tel: 553-3773, Fax: 553-3883
Internet: www.molokaichamber.org/

Commerce and Consumer Affairs, Department of

State of Hawai'i, 1010 Richards St., Honolulu, HI 96813
Business Action Center: (808) 586-2545, bac@dcca.hawaii.gov
Business Registration Division: (808) 586-2744, breg@dcca.hawaii.gov
Professional and Vocational Licensing Division: (808) 586-3000
Maui Office (forms only): Puuone Plaza, 1063 Lower Main, Ste. C216,
Wailuku, HI 96793; Tel: 243-5808
Internet: www.hawaii.gov/dcca

Continuing Education & Training, Office of

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732
Tel: 984-3231, Fax: 244-9632
Internet: www.ocet.org

Cooperative Extension Service

College of Tropical Agriculture and Human Resources, UH Manoa
Maui: 310 Kaahumanu Ave., Bldg. 214, Kahului, HI 96732
Tel: 244-3242, Fax: 244-7089
Moloka'i: P.O. Box 159, Kaunakakai, HI 96748
Tel: 567-6833, Fax: 587-6818
Internet: www.ctahr.hawaii.edu Email: kahului@ctahr.hawaii.edu

Customs Service, U.S. Department of Homeland Security

Honolulu Port, 300 Ala Moana Blvd. #2-267, Honolulu, HI 96850
Tel (808) 356-4100, Fax (808) 356-4185,
Kahului Port Director, P.O. Box 1458, Kahului, HI 96732
Tel: 877-6013, Fax: 877-5703
Internet: www.cbp.gov/xp/cgov/trade/basic_trade/

Department of Business, Economic Development & Tourism,

(DBEDT) State of Hawai'i
1130 N. Nimitz Highway, Ste. A-220, Honolulu, HI 96817
Tel: (808) 586-2545, Fax: (808) 586-2544
Internet: www.hawaii.gov/dbedt

Development Services Administration, County of Maui

Department of Public Works and Environmental Management,
Tel: 270-7250, Fax: 270-7972
Internet: www.mauicounty.gov

Economic Development, Office of

County of Maui, 2200 Main St., Ste. 305, Wailuku, HI 96793
Tel: 270-7710, Fax: 270-7995
Internet: www.mauicounty.gov/mayor/economic/
Email: economic.development@mauicounty.gov

Family Business Center of Hawai'i Program

College of Business Administration,
UH Manoa, 2404 Maile Way #A303, Honolulu, HI 96822
Tel: (808) 956-4298
Internet: www.cba.hawaii.edu, Email: kimmer@cba.hawaii.edu

Farm Credit Services of Hawai'i

P.O. Box 31306, Honolulu, HI 96820
2828 Paa Street, Suite. 2085, Honolulu, HI 96819
Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free (800) 894-4996
Internet: www.hawaiifarmcredit.com
Email: info@hawaiifarmcredit.com

Farm Service Agency, U.S. Department of Agriculture
77 Hookele Street, Suite 201, Kahului, HI 96732
Tel: 871-5500, ext. 353, Fax: 873-6183
Internet: www.fsa.usda.gov

Finance, Department of
Division of Motor Vehicles and Licensing Division
70 E. Kaahumanu Avenue #A17, Kahului, HI 96732-2176
Tel: 270-7840, Internet: www.mauicounty.gov

Hawai'i Business Research Librarian
Maui Research & Technology Park
1300 N. Holocono St., Suite 213, Kihei, HI 96753
Tel: 875-2400, Fax: 875-2406
Internet: www.hbrl-sbdc.org Email: library@hawaii-sbdc.org

Hawai'i Science & Technology Council, The (HISciTech)
733 Bishop Street, Suite 2950 • Honolulu, HI 96813
Tel: (808) 536.4670, Fax: 808.536.4680
Internet: www.hawaiiiscitechcouncil.org

HEDCO Local Development Corporation
222 Vineyard Street Suite PH1 Honolulu, HI 96813
Private non-profit organization licensed as a Certified Development Company by the U. S. Small Business Administration to administer the federal government's 504 Loan Program. www.hedcoldc.com/
Tel: (808) 521-6502, Interisland 1-800-455-1888

Hawai'i Strategic Development Corporation
Department of Business, Economic Development & Tourism,
State of Hawai'i, P.O. Box 2359, Honolulu, HI 96804
808) 587-3830, or visit
Internet: www.hawaii.gov/dbedt

Health, Department of, State of Hawai'i
Maui District Office, 54 High Street #301, Wailuku, HI 96793
Tel: 984-8200, Fax 984-8222
Internet: www.hawaii.gov/health/permits/food/index.html

High Technology Development Corporation
Department of Business, Economic Development & Tourism
2800 Woodlawn Dr., Ste. 100, Honolulu, HI 96822
Tel: (808) 539-3600, Fax: (808) 539-3611
Internet: www.htdc.org

Immigration Services, Bureau of Citizenship and
Honolulu District Office, U.S. Department of Justice
595 Ala Moana Blvd., Honolulu, HI 96813
Tel: (808) 532-3721 or Tel: 1-800-870-FORM to request forms
Internet: www.uscis.gov

Internal Revenue Service, US Department of Treasury
Tel: 1-800-829-1040
Internet: www.irs.gov

Labor and Industrial Relations, Department of, State of Hawai'i
54 S. High St., Room 201, Wailuku, HI 96793
Tel: 984-2072 (ask for Employee Services)
Internet: www.hawaii.gov/labor

Liquor Control, Department of
County of Maui, 2145 Kaohu St. #105, Wailuku, HI 96793
Tel: 270-7486
Internet: www.mauicounty.gov

Lokahi Pacific
1935 Main Street, Ste. 204, Wailuku, HI 96793
Tel: 242-5761 Fax: 244-2057
Internet: www.lokahipacific.org/index.html

Maui County Farm Bureau
P.O. Box 148, Kula, HI 96790
Tel: 878-2917, Fax: 876-0412
Internet: www.mauicountyfarmbureau.org/

Maui Economic Opportunity Inc.
99 Mahalani St., Wailuku, HI 96793
Tel: 249-2990 Fax: 249-2991
Internet: www.meoinc.org

Maui Economic Development Board, Inc.
1305 N. Holocono St, Ste. 1, Kihei, HI 96753
Tel: 875-2300, Fax: 879-0011
Internet: www.medb.org Email: info@medb.org

MEO Business Development Corporation
99 Mahalani St., Wailuku, HI 96793
Tel: 249-2990, Fax: 249-2991
Internet: www.meoinc.charityfinders.org/MEOBDC
Email: micro@meoinc.org
Moloka'i Island Branch Office, 380 Kolapa Place, Moloka'i, HI
Tel: 553-3270, Fax: 553-3776, Email: Molokai@meoinc.org

National Federation of Independent Business
1588 Piikea St., Honolulu, HI 96818
Tel: 422-2163, Fax: 422-2163
Natural Resources Conservation Service
U.S. Department of Agriculture
77 Hookele Street, Suite 202, Kahului, HI 96732
Tel: 871-5500 ext.354, Fax: 873-6184
Internet: www.nrcs.usda.gov/

Office of Continuing Education & Training

Maui Community College, 310 Kaahumanu Ave., Kahului, HI 96732
Tel: 984-3231, Fax: 244-9632
Internet: www.ocet.org

Office of Hawaiian Affairs (OHA)

State of Hawai'i, 140 Ho'ohana Place, Suite 206 Kahului, HI 96732
Tel: 243-5219, Fax: 243-5016
Internet: www.oha.org

Pacific Business Center Program, College of Business Administration

UH Manoa, 2404 Maile Way #A413, Honolulu, HI 96822
Tel: (808) 956-6286, Fax: (808) 956-6278
Internet: www.pbcphawaii.com/
Email: pbcp@hawaii.edu

Planning, Department of

County of Maui, 250 S. High St., Wailuku, HI 96793
Tel: 270-7253, Fax: 270-7634
Internet: www.mauicounty.gov

Rural Development, U.S. Department of Agriculture

Millyard Plaza, 210 Imi Kala Street, Suite 206, Wailuku, HI 96793
Tel: 242-3100 x4
Internet: www.rurdev.usda.gov/

Small Business Administration, U.S.

300 Ala Moana Blvd., Room 2-235, Honolulu, HI 96850
Tel: (808) 541-2990, Fax: (808) 541-2976
Internet: www.sba.gov

SCORE of Hawai'i, Inc.**c/o Maui County Business Resource Center**

The Maui Mall, 70 Kaahumanu Ave., Unit B-9, Kahului, HI 96732
Tel: 873-8247, Fax: 871-9160
Internet: www.hawaiiSCORE.org

Small Business Development Center Network, Hawai'i

Maui Research and Technology Park
1300 N. Holo pono, Suite 213, Kihei, HI 96753
Tel: 875-2402 Fax: 875-2406
Internet: www.hawaii-sbdc.org
Email: david.fisher@hawaii-sbdc.org

Taxpayer Services, Department of Taxation, State of Hawai'i

Maui: 54 S. High St., Room 208, Wailuku HI 96793
Tel: 984-8500, Fax: 984-8522
Moloka'i: P.O. Box 275, Kaunakakai, HI 96748 Tel: 553-5541
Internet: www.hawaii.gov/tax/tax.htm

Tri-Isle Resource Conservation and Development Council, Inc.

U.S. Department of Agriculture
77 Hookele Street, Suite 202, Kahului, HI 96732
Tel: 871-5500, ext. 356 Fax: 873-6184, Email: tri.isle@gmail.com
Internet: www.tri-isle.org

Worksource Maui

2064 Wells Street, Suite 108, Wailuku, HI 96793
Tel: 984-2091, Fax: 984-2090
Molokai: 55 Makaena Street, Kaunakakai, HI 96748
Tel: (808) 553-1755, Fax (808) 553-1754
Internet: www.hirenethawaii.com/

VIII. MAUI COMMUNITY ORGANIZATIONS

Local service organizations make an important contribution to a better life throughout all of Maui County. Entrepreneurs starting a business can also use this directory to locate the many types of existing service organizations and hopefully support them by joining and lending their business expertise and talent.

Ahupua`a of Maui Island, 773 Kawananakoa St., Wailuku, HI 96793
Alliance for the Heritage of East Maui, PO Box 455, Hana, HI 96713
Aloha House, PO Box 791779, Paia 96779, 579-9584
American Association of University Women (AAUW), Maui Branch 572-0901, 2710 Iolani St., Pukalani, HI 96768, www.aauw.org
American Cancer Society, 95 Mahalani St., Wailuku, HI 96793, 244-5553
American Heart Association, 95 Mahalani St., Wailuku, HI 96793, 244-7185
American Lung Association, 95 Mahalani St., Wailuku, HI 96793, 244-5110
American Red Cross, 1063 Lower Main #207C, Wailuku, HI 96793, 244-0051
Big Brothers Big Sisters, 200 Waimaluhia Lane, Wailuku, HI 96793, 242-9754
Boys Girls Club Central Clubhouse, 270-7981, 100 Kanaloa Ave., Wailuku, HI 96793, 572-6916
Boys Scouts of America, 200 Liholiho St., Wailuku, HI 96793, 244-3724
Business & Professional Women's Club Maui
Catholic Churches of Hawai'i, 25 West Lipoa St., Kihei, HI 96753 875-2984
Child and Family Services, 333 Dairy Rd., #201, Kahului, HI 96732, 877-9841
Community Clinic of Maui, 48 Lono Ave., Kahului, HI 96732, 871-7772
Community Work Day, PO Box 757, Puunene, HI 96784, 877-2524
Decisions Maui, 416 Alio St., Lahaina, HI 96761
Filipino Chamber of Commerce, 782 Wailupe Drive, Wailuku, HI 96793
Girl Scouts, 200 B Liholiho St., Wailuku, HI 96793, 244-3744
Haiku Community Association, 572-8787
Hale Mahaolu, 200 Hina Avenue, Kahului, HI 96732, 872-4100
Hale Makua, 472 Kaulana St., Kahului, HI 96732, 877-2761
Haleakala Lions Club, PO Box 6297, Kahului, HI 96732
Haliimaile Community Association, 37 Paihua St., Haliimaile, HI 96787
Hana Community Association, PO Box 202, Hana, HI 96713
Horizon's Academy, PO Box 1308, Haiku, HI 96708, 575-2954
Hospice Maui, 400 Mahalani St., Wailuku, HI 96793, 244-5555
Hui Malama Learning Center, 375 Mahalani St., Wailuku, HI 96793, 244-5911
Hui No Ke Ola Pono, PO Box 894, Wailuku, HI 96793, 244-4647
Hui No'eau Visual Arts Center, 2841 Baldwin Ave., Makawao, 96768, 572-6560
Imua Rehab, 95 Mahalani St., Wailuku, HI 96793, 244-7467
Internet Marketing Association of Hawai'i, 821 Kumulani, Kihei, 891-0449,
J. Walter Cameron Center, 95 Mahalani St., Wailuku, HI 96793, 244-5546
Japanese Chamber of Commerce, c/o Lloyd Kimura, 242-9100
Japanese Cultural Society of Maui, www.jcsmaui.com
Ka Hale A Ke Ola, 670 Waiale Drive, Wailuku, HI 96793, 242-7600
Ka Lima O Maui, 95 Mahalani St., Wailuku, HI 96793, 244-5502
Kahakuloa Community Association, 3499 Kahekili Hwy, Wailuku, HI 96793
Kahului Filipino Community Assn., Central Pacific Bank, Kahului, HI 96732
Kahului Lions Club, PO Box 4060, Kahului, HI 96733
Kahului Town Association, 117 W. Papa Avenue, Kahului, HI 96732

Kanaio Community Association, PO Box 918, Kula, HI 96790
Kaupo Community Association, H.C.I. Box 253, Hana, HI 96713
Kihei Community Association, 879-5390, PO Box 662, Kihei, HI 96753,
Kihei Lions Club, PO Box 982, Kihei, HI 96753
Kihei Youth Center, 131 S. Kihei Road, Kihei, HI 96753, 879-4941
Kiwanis Club of Kahului, 242-6102, www.kahuluikiwanis.com
Kiwanis Club of Maui, www.kiwanisclubofmaui.org
Korean Community Association, 740 East Kuiaha Road, Haiku, HI 96708
Kula Community Association, 878-1342, PO Box 417, Kula, HI 96790
Kumu A'o, PO Box 814, Wailuku, HI 96793
Lahaina Town Action Committee, 667-9175, 648 Wharf St., Ste. 102, Lahaina, HI 96761, www.visitlahaina.com, Email: info@visitlahaina.com
Lanai Youth Center, PO box 630961, Lanai City, HI 96763, 565-7675
Legal Aid Society of Hawai'i, 2287 Main Street, Wailuku, HI 96793, 244-3731
Lumana'i O Samoa I Maui, 93 West Papa Avenue, Kahului, HI 96732
MEO, Inc., PO Box 2122, Kahului, HI 96733, 249-2990
Maalaea Community Association, 150 Hauoli St. #203, Wailuku, HI 96793
Makawao Main Street Association, PO Box 1712, Makawao, HI 96768
Makena Community Association, 193 Makena Road, Kihei, HI 96753
Malama Family Recovery Center, 388 Ano Street, Kahului, HI 96732, 877-7117
Marshallese Association of Maui, 385 Konahea St., Wailuku, HI 96793
Maui Adult Day Care, 11 Mahaolu St., # B Kahului, HI 96732, 871-5804
Maui Aids Foundation, PO Box 858, Wailuku, HI 96793, 242-4900
Maui Arts and Cultural Center, 1 Cameron Way, Kahului, HI 96732, 242-2787
Maui Business & Professional Women's Club, 244-9574
Maui Center for Independent Living, 220 Imi Kala St., #103, Wailuku, 242-4966
Maui Chinese School Cultural Club, Kahului Shopping Ctr. Kahului, HI 96732
Maui Coastal Land Trust, PO Box 965, Wailuku, HI 96793
Maui Contractors' Association, 871-5733, 319 Ano St., Kahului, HI 96732
Maui County Bar Association, 244-2390, PO Box 116, Wailuku, HI 96793
Maui County Library Association, 873-3098, PO Box 2934, Wailuku, HI 96793
Maui Family YMCA, 250 Kanaloa Avenue, Kahului, HI 96732 242-9007
Maui Farm, Inc., PO Box 1776, Makawao, HI 96768, 579-8271
Maui Fijian Association, PO Box 2161, Wailuku, HI 96793
Maui Food Bank, Inc., 320 Hoohana St., Kahului, HI 96732, 877-4357
Maui Guild of Media Artists 879-0439, 940 S. Kihei Rd., #B101, Kihei, HI 96753, www.mauimedia.org
Maui Historical Society-Bailey, 2375 A Main St., Wailuku, HI 96793, 244-3326
Maui Humane Society, PO Box 1047, Puunene, HI 96784, 877-3680
Maui Japanese Chamber of Commerce, 1942 Main St. #106, Wailuku, HI 96793
Maui Japanese Community Assn., 1885 Main St., #404, Wailuku, HI 96793
Maui Korean Community Association, 129 Holau Place, Wailuku, HI 96793
Maui Lions Club, 572-8590, 132 Ikea St., Pukalani, HI 96768
www.maulionsclubhi.lionwap.org
Maui Memorial Medical Ctr. Foundation, 221 Mahalani St., Wailuku, 242-9015
Maui Nui Botanical Gardens, PO Box 6040, Kahului, HI 96733, 249-2798
Maui Okinawa Cultural Center, 688 Nukuwai Place, Wailuku, HI 96793
Maui Portuguese Cultural Club, PO Box 4035, Kahului, HI 96732
Maui Puerto Rican Association, PO box 791057, Paia, HI 96779
Maui Safety Association, 877-6905
Maui Tomorrow, PO Box 429, Makawao, HI 96768

Maui Tongan Association, PO Box 5103, Kahului, HI 96732
 Maui United Way, 1727 A Wili Pa Loop, Wailuku, HI 96793, 244-8787
 Maui Visitors Bureau, 244-3530
 Maui Wedding Association, 573-3337, PO Box 684, Kihei, HI 96753
 Maui Young Business Roundtable, 242-6102, www.mauiyoungbusiness.com
 Maui Youth & Family Services, PO Box 79006, Paia, HI 96779, 579-8414
 Mediation Services of Maui Inc., 95 Mahalani St., 24 & 26, Wailuku, 244-5744
 Mediation Services of Molokai, 553-3844
 Mental health Kokua, PO Box 1237, Wailuku, HI 96793, 244-7405
 Molokai Visitors Association, 808-553-3876, PO Box 960, Kaunakakai, HI 96748,
www.molokai-hawaii.com
 Na Hoaloha-Maui Interfaith, 2140 A Main St., Wailuku, HI 96793, 249-2545
 Na Kupuna O Maui, 320 Kaeo St., Lahaina, HI 96761
 Napili Hau Community Association, 5170 Hanawai St., Lahaina, HI 96761
 National Kidney Foundation of Hawai'i, PO Box 1425, Wailuku, 986-1900
 Nature Conservancy of Hawai'i, PO box 1716, Makawao, HI 96768, 572-7849
 Ohana Makamae, PO Box 914, Hana, HI 96713, 248-8538
 Olinda Community Association, 528-A Olinda Road, Makawao, HI 96768
 Parents & Children Together, 81 N. Market St., Wailuku, HI 96793, 244-2330
 Paukukalo Community Association, 773 Kawanakoa St., Wailuku, HI 96793
 Portuguese Association of Maui, PO box 838, Wailuku, HI 96793
 Pukalani Community Association, PO Box 880323, Pukalani, HI 96788
 Realtors® Association of Maui, Inc., 873-8585, 441 Ala Makani Place, Kahului, HI
 96732, Internet: www.mauiboard.com
 Rotary Club of Kahului, 1923 E. Vineyard St. #A, Wailuku, HI 96793
 Rotary Club of Kihei Sunrise, 2724 Puu Hoolai St., Kihei, HI 96753
 Rotary Club of Kihei-Wailea, PO Box 175, Wailuku, HI 96793
 Rotary Club of Lahaina Sunrise, 817 Ho'okahua St., Lahaina, HI 96768
 Rotary Club of Lahaina, 150 Hauoli St. #203, Wailuku, HI 96793
 Rotary Club of Maui, 72 Aulii Place, Makawao, HI 96768
 Rotary Club of Wailuku, 69 Market St., Wailuku, HI 96793
 Rotary Club of Upcountry Maui, 2740 Kiholani St., #11, Pukalani, HI 96768
 Salvation Army, PO Box 1476, Kahului, HI 96733, 871-6270
 Soroptimist International - Maui, PO Box 1514, Kahului, HI 96733
 Soroptimist International-West Maui, PO Box 672, Lahaina, HI 96767
 South Maui Destination Association, Kealia Plaza, #101, Ste. 4, Kihei, HI 96753
 Sprecklesville Community Association, 306 Paani Place, Paia, HI 96779
 United Way-Maui, 244-8787, 1727-A Wili Pa Loop, Wailuku, HI 96793
 Waihee Community Association, R. R. 1, Box 88, Wailuku, HI 96793
 Waikapu Community Association, 61 Ili-Kupono St., Wailuku, HI 96793
 Wailea Community Association, 555 Kaukahi St., Suite 214, Kihei, HI 96753
 Wailuku Main Street Association/Tri-Isle Main St. Resource Center, 244-3888,
 2035 Main St., Suite 1, Wailuku, HI 96793, www.mauitowns.org
 West Maui Filipino Association, 810 Niheu Place, Lahaina, HI 96761
 West Maui Taxpayers Association, PO Box 10338, Lahaina, HI 96761
 Women Helping Women, 1935 Main St., #202, Wailuku, HI 96793, 242-6600